

Fill in this information to identify the case:

Debtor 1 Corbin William Archer
Debtor 2 Lisa Ann-Collet Archer
(Spouse, if filing)
United States Bankruptcy Court for the: _____ District of Utah
(State)
Case number 23-25897

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association

Court claim no. (if known): 1-1

Last four digits of any number you use to identify the debtor's account: 4155

Date of payment change:
Must be at least 21 days after date of this notice 02/01/2024

New total payment:
Principal, interest, and escrow, if any \$790.18

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Minimum payment calculation based on balance and days in billing cycle.
Current mortgage payment: \$790.54 New mortgage payment: \$790.18

Debtor 1 Corbin William Archer Case Number (if known) 23-25897
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Natalie E. Lea Date 01/09/2024
Signature

Print: Natalie E. Lea Title Authorized Agent for U.S. Bank National Association
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 350
Number Street
Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before January 10, 2024 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Corbin William Archer
3861 E Evelyn Dr.
Salt Lake City, UT 84124

Debtor *Via U.S. Mail*

Lisa Ann-Collet Archer
3861 E Evelyn Dr.
Salt Lake City, UT 84124

Debtors' Attorney

Michael R. Lofgran
Huntsman Lofgran Walton, PLLC
623 East Fort Union Blvd
Ste 201
Midvale, UT 84047

Chapter 13 Trustee

Lon Jenkins tr
Ch. 13 Trustee's Office
465 South 400 East
Suite 200
Salt Lake City, UT 84111

Respectfully Submitted,

/s/ Natalie E. Lea

Notice of Mortgage Payment Change: Addendum

The monthly payment consists of accrued finance charges on the Principal Balance as defined in the agreement attached to the Proof of Claim. As such, ongoing post-petition payments can change each month depending on the account balance during each billing cycle.